

CACHE VALLEY BANKING COMPANY

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2324997	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$259	\$278	7.5%		
Loans	\$177	\$213	19.9%		
Construction & development	\$40	\$38	-3.6%		
Closed-end 1-4 family residential	\$20	\$23	15.4%		
Home equity	\$0	\$0			
Credit card	\$1	\$1	111.8%		
Other consumer	\$4	\$4	-9.1%		
Commercial & Industrial	\$28	\$38	35.0%		
Commercial real estate	\$55	\$71	30.9%		
Unused commitments	\$27	\$42	57.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$19	\$15	-21.4%		
Cash & balances due	\$47	\$26	-44.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$17	\$37	112.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$18	\$49	176.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$226	\$243	7.2%		
Deposits	\$217	\$239	10.5%		
Total other borrowings	\$6	\$1	-83.2%		
FHLB advances	\$2	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$33	\$36	9.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	12.5%	--		
Tier 1 risk based capital ratio	16.2%	14.5%	--		
Total risk based capital ratio	17.4%	15.8%	--		
Return on equity ¹	3.2%	18.3%	--		
Return on assets ¹	0.4%	2.3%	--		
Net interest margin ¹	4.2%	6.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	386.2%	457.6%	--		
Loss provision to net charge-offs (qtr)	49.9%	1234.5%	--		
Net charge-offs to average loans and leases ¹	1.3%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	0.3%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.0%	1.7%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.5%	--
Other consumer	0.2%	0.0%	0.2%	0.1%	--
Commercial & Industrial	0.1%	0.5%	1.6%	0.3%	--
Commercial real estate	0.0%	0.3%	0.3%	0.0%	--
Total loans	0.4%	0.5%	0.4%	0.1%	--